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Fill in this information to identify your case:			
United States Bankruptcy Court for the:  Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if t	

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Johnny	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Last name	Last name
Bring your picture	Jr	
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX5550	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Johnny First Name	Deal Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1642 Detricio DI EL 1	If Debtor 2 lives at a different address:
	1642 Patricia PI FI 1 Number Street	Number Street
	Calumet CityIllinois60409CityStateZip Code	City State Zip Code
	Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one:  ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ✓ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Johnny		Deal	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	ie		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		scription of each, see <i>Notice Red</i> . Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or may pay with a credit  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typically, if yoney order If your attorney is card or check with a pre-print in installments. If you choose our Filing Fee in Installments (to be waived (You may request required to, waive your fee, and that applies to your family son, you must fill out the Appli	you are paying the submitting you ted address. se this option, sign Official Form 103 at this option only and may do so on size and you are to submit the submit of the su	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filing for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	Wher Wher	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	Wher	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lir	ne 12.		b you want to stay in your residence?  St You (Form 101A) and file it with

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Deal Debtor 1 Johnny \_\_ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Johnny Deal Last Name
 Case number (if known)

 Last Name

Part 5: Explain Your Effor	rts to Receive a Brie	efing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one:	
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
		the 30-day deadline is granted only imited to a maximum of 15 days.		the 30-day deadline is granted only mited to a maximum of 15 days.
	I am not require counseling beca	d to receive a briefing about credit ause of:	I am not require counseling beca	d to receive a briefing about credit ause of:
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Deal Debtor 1 Johnny Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Johnny Deal Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 8/25/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Johnny		Deal	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the ilso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	• •			ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		μ
need to file this page.	/s/ Alexander Prebe	•	Date	8/25/2017
	Signature of Attorney f			M / DD / YYYY
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Johnny		Deal	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	_

	Check if	this	is	an
_	amende	d filir	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,195.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$2,195.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$2,715.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$43,846.00
Your total liabilities	\$46,561.00
Your total liabilities  art 3: Summarize Your Income and Expenses	\$40,301.00
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$4,255.80
5. Schedule J: Your Expenses (Official Form 106J)	\$3,885.00

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Debtor 1 Johnny Deal \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,578.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	ation to identify your ca	ase:						
Debtor 1		Johnny			Deal				
Debtor		First Name	Middle N	ame	Last Na	me			
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	ame	Last Na	me			
United Sta	ates Bai	nkruptcy Court for the:	Northern		District of Illin				
Case nun	nber				(St	rate)			
, ,									Check if this is an
Officia	al Fo	rm 106A/B							amended filing
Sche	dule	A/B: Prope	rty						12/1
category responsib write you	where y le for s name	you think it fits best. E	se as complete a mation. If more s nown). Answer e	nd ac pace very	curate as possible is needed, attache question.	e. If two married peo a separate sheet to	ple are this fo	one category, list the filing together, both a m. On the top of any a n Interest In	are equally
	ı own c	or have any legal or eq	uitable interest i	n an	/ residence, buildi	ing, land, or similar p	roperty	r?	
<b>✓</b>	No. G	o to Part 2							
一百	Yes. V	Where is the property?							
1.1				Wh	at is the property? Single-family home	Check all that apply.		the amount of any secu	claims or exemptions. Put red claims on Schedule D:
	Street	address, if available, or o	other description	П	Duplex or multi-un			Creditors Who Have Cla	nims Secured by Property.
				Ħ	Condominium or c	cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or m	obile home			
	Numb	er Street			Land			Describe the nature of	f vour ownership
				H	Investment propert Timeshare	у		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other			the entireties, or a life	e estate), ii kilowii.
				Wh	-	n the property? Chec	:k	Check if this is co (see instructions)	ommunity property
				片	Debtor 1 only				
				H	Debtor 2 only  Debtor 1 and Debtor	or 2 only			
				H		debtors and another			
					er information you perty identificatio	u wish to add about t n number:	his iter	n, such as local	
If you	own o	have more than one, lis	st here:	-	-				
				Wh		? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description	브	Single-family home				nims Secured by Property.
				H	Duplex or multi-un Condominium or c	· ·		Current value of the	Current value of the
				H	Manufactured or m	•		entire property?	portion you own?
				H	Land				
	Numb	er Street		Ħ	Investment propert	ry		Describe the nature of interest (such as fee s	
	City	State	Zip Code	P	Timeshare Other			the entireties, or a life	
				Wh one		n the property? Chec	k	Check if this is co (see instructions)	ommunity property
					Debtor 1 only				
				$\vdash$	Debtor 2 only				
				H	Debtor 1 and Debto	or 2 only			
					At least one of the	debtors and another			
				O+1	or information you	u wish to add about t	hic itor	n such as local	

property identification number:

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Number   Street	Debtor 1 Johnny	Deal Case num	ber (if known)	
Street address, if available, or other description	First Name Middle Name	Last Name		
Investment property   Check continuers (such as fee simple, tenar the entireties, or a life estate), if it is community profess and another   Check if this is community profess   Check		Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any secure Creditors Who Have Clair Current value of the	ed claims on <i>Schedule D:</i>
Who has an interest in the property? Check one. [see instructions]    Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   At least one of the debtors and another    Other information you wish to add about this item, such as local property identification number:		Investment property Timeshare	interest (such as fee si	mple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.    Part 2:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite	(see instructions)	nmunity property
Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No	2 Add the dollar value of the portion you own to	-	ries for pages	
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    Ves	• • •		- Fuges	
3.1 Make	Do you own, lease, or have legal or equitable intere you own that someone else drives. If you lease a vehicle 3. Cars, vans, trucks, tractors, sport utility vehicles, moto No	e, also report it on Schedule G: Executory Contracts ar	-	
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Make  Model:  Year:  Approximate mileage:  Debtor 2 only  Current value of the entire property?  Debtor 2 only  Current value of the entire property?  Do not deduct secured claims or exemple the amount of any secured claims or exemple the amount of any secured claims or exemple the current value of the current value of the entire property?  Current value of the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Do not deduct secured claims or exemple the entire property?  Current value of the entire property?	3.1 Make	one.	the amount of any secur	red claims on Schedule D:
instructions)  3.2 Make  Model:  Year:  Approximate mileage:  Who has an interest in the property? Check one.  Do not deduct secured claims or exemple the amount of any secured claims or exemple the	··· <u> </u>	Debtor 1 and Debtor 2 only		Current value of the portion you own?
3.2 Make Who has an interest in the property? Check one.  Year: Debtor 1 only Current value of the Current value o				
Current value of the Current v	Model: Year:	Who has an interest in the property? Check one.	the amount of any secur	red claims on Schedule D:
At least one of the debtors and another  Check if this is community property (see instructions)	Approximate mileage:  Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	entire property?	Current value of the portion you own?

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tor 1	Johnny First Name	Middle Name	Deal Last Name	Case number	er (if known)	
3.3	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model: Year:		one.  Debtor 1 only		the amount of any secu Creditors Who Have Cla	ired claims on <i>Schedule</i> aims Secured by Property
	Approximate mileage:		Debtor 2 only			, , ,
	Oth and in farmer at it are			a h	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or	•		
			At least one of the debtor			
			Check if this is communications instructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model: Year:		one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:	<del></del>	Debtor 1 only			
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or	•	—————	portion you own:
			At least one of the debtor			
			Check if this is commulinstructions)	nity property (see		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other t, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessori		· ·
Exar	nples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	· ·
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only  Debtor 2 only	motorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessori property? Check  hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the	motorcycle accessori property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. F
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor characteristics.  Check if this is communicative instructions)  Who has an interest in the one.	motorcycle accessori property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Propertion you own?
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor Debtor 1 only instructions)	motorcycle accessori property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 or At least one of the debtor check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 or Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 1 and Debtor 2 or	property? Check  Inly Is and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check  Inly Is and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert Current value of the

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Deal Debtor 1 Johnny Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... **Used Electronics** \$600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$120.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2170.00 for Part 3. Write that number here .....

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Debto	or 1 Johnny First Name	Middle Name	Deal Last Name	Case number (if known)	
Part 4			Last Name		
		y legal or equitable interest	in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>C</b>	amples: Money you ha	ve in your wallet, in your home, in	·	on hand when you file your petition	\$25.00
	<b>Deposits of money</b> Examples: Checking, sa		; certificates of deposit; s	Cash:shares in credit unions, brokerage houses, stitution, list each.	
	✓ Yes		Institution name:		
		17.1. Checking account: 17.2. Checking account:	Chase		\$0.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks investment accounts with broker	age firms, money market	t accounts	
	Yes	Institution or issuer name:			
	an LLC, partnership, a	•	ted and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Johnny		Deal	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21	Retirement or pension	n accounts			
21.	Examples: Interests in I		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	, ,	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	or 1 Johnny	Deal Case number (if know	vn)
24.	First Name Interests in a	Middle Name Last Name  an education IRA, in an account in a qualified ABLE program, or under a qualified state tui	tion program.
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No  Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in property (other than anything listed in line 1), and rights or pow	ers
		for your benefit	
	✓ No Yes. Desc	cribe	
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	<b>√</b> No		
	Yes. Desc	cribe	
27.		<b>unchises, and other general intangibles</b> Iilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional lic	enses
	<b>✓</b> No		
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper		<pre>portion you own? Do not deduct secured</pre>
	Tax refunds ov	wed to you	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  ✓ No  Yes. Give s abou	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds ov  No Yes. Give s abou you a	specific information Federal	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds on  ✓ No  Yes. Give s abou you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  It tocal:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 poerty settlement
28.	Tax refunds on  ✓ No  Yes. Give s about you a and to  Family support Examples: Past	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and to  Family support Examples: Past	specific information at them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00 anance: \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and to  Family support Examples: Past	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00 anance: \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  It the due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, pro specific information  Alimon Mainter Support	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00 anance: \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  perty settlement  y: \$0.00  nance: \$0.00  t: \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, pro specific information  Alimon Maintel Support	## portion you own?
28.	Tax refunds on  ✓ No  ✓ Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  ✓ Yes. Give s  Other amount Examples: Unp Soc  ✓ No	specific information ut them, including whether already filed the returns the tax years	## portion you own?
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	## portion you own?

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Deb	tor 1 Johnny		Deal	Case number (if known)	
	First Name	Middle Name	Last Name	<u> </u>	
31.	Interests in insurance Examples: Health, disabi		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	✓ No  Yes. Name the insure of each policy and lie	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.	property because some	of a living trust, expect		cy, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries f		\$25.00
Part	5: Describe Any Bu	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.			terest in any business-related p		
37.	No. Go to Part 6. Yes. Go to line 38.	y legal or equitable in	terest ill any busilless-relateu p	roperty:	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you alro	eady earned		·
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				
					-

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Deb	tor 1 Johnny	Deal Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
		<del></del>	
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
	-		
42.	Interests in partnershi	ips or joint ventures	
	✓ No		
	=	Name of entity: % of ownersh	ıip:
	Yes. Give specific information about		
	them	<del></del>	
43	Customer lists, mailing	lists, or other compilations	<del></del>
	_		
	<b>✓</b> No		
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	ihe	
	163. Beson		
44.	Any business-related p	property you did not already list	
	No		
	Yes. Give specific information		
	information		
			<u> </u>
45. A	dd the dollar value of a	Il of your entries from Part 5, including any entries for pages you have attached	
		r here	
<u> </u>	D		-41
Pari		arm- and Commercial Fishing-Related Property You Own or Have an Intere interest in farmland, list it in Part 1.	st in.
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own?  Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, po	oultry, farm-raised fish	
	<b>√</b> No		
	Yes. Describe		

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Deb	tor 1 Johnny	Middle Nesse	Deal	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	<b>✓</b> No				
	Yes. Describe				
40	Form and fishing aguin	ment implements machinery fixt	uras and tools of trade		
49.	ramii and lishing equip	ment, implements, machinery, fixt	ures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No Deceribe				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you d	id not already list		
	<b>√</b> No				
	Yes. Describe				
52. A	dd the dollar value of all	of your entries from Part 6, includ	ling any entries for page	es vou have attached	
		here			
				L	
Part	7: Describe All Pro	perty You Own or Have an Inte	erest in That You Did	Not List Above	
53.		perty of any kind you did not alread	ly list?		
	Examples. Season tickets	s, country club membership			
	No No				
	Yes. Give specific information				
	imonnation				
54. A	dd the dollar value of all	of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
· are					
55.	Part 1: Total real estate	, line 2			
	part 2 total vehicles, line			<del>_</del>	
57. <b>F</b>	Part 3: Total personal an	d household items, line 15	\$2170.00	<u></u>	
58. <b>F</b>	Part 4: Total financial as	sets, line 36	\$25.00		
59	Part 5: Total business-re	lated property line 45	Ψ20.00	<del></del>	
				<u> </u>	
60.	Part 6: Total farm- and f	ishing-related property, line 52		<u>_</u>	
61.	Part 7: Total other prope	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	фолот со		00105.00
		3	\$2195.00	Copy personal property total	+ \$2195.00
00 -		abad b A/B Add " 55 " 55			\$2195.00
63. <b>T</b>	οται of all property on S	chedule A/B. Add line 55 + line 62			1

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Debtor 1 J	ohnny		Deal	Case number (if known)	
	Tunk Manna	Middle Noses	Look Money		

#### Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or have any legal or equitable interest in any of the following items?		Current value of the portion you own?  Do not deduct secured claims or exemptions.			
6.2. Household god	ods and furnishings				
No					
Yes. Describe	Couch, Chairs, Cocktail Table	\$1200.00			

Official Form 106A/B Schedule A/B: Property page 11

		Case 17-2547			Intered 08/25/17 age 21 of 72	12:53:13 Desc Mair	1
Fill	in this inforn	nation to identify your ca	ase:				
Del	otor 1	Johnny First Name	Middle Name	Deal Last Name			
_	otor 2 ouse, if filing)	First Name	Middle Name	Last Name			
Uni	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)			
	se number nown)			(Glate)			
O	fficial I	orm 106C					Check if this is an mended filing
			erty You Clain	n as Exemp	1		04/16
For statthe tax-	exempt. If n litional page each item te a specificamount of exempt refer a law the exemption of the exemptio	Ising the property you nore space is needed, les, write your name an of property you claic dollar amount as of any applicable statetirement funds—manat limits the exemp	u listed on Schedule A fill out and attach to the fill out and attach to the fill out as exempt, you must exempt. Alternatively utory limit. Some exempt be unlimited in dollation to a particular do to the applicable state.	/B: Property (Officination of the page as many of the page as the	al Form 106A/B) as you copies of <i>Part 2: Addit</i> ount of the exemption of the full fair market valuation of the exemption of the full fair market valuation of the exemption of the full fair market valuation of the exemption of	responsible for supplying cour source, list the property the fonal Page as necessary. On the you claim. One way of doing the of the property being exert, rights to receive certain becomption of 100% of fair marty is determined to exceed	at you claim the top of any ag so is to mpted up to enefits, and urket value
1.		•	claiming? Check one one deral nonbankruptcy ex				
			mptions. 11 U.S.C. § 522		3(2)(2)		
2.	For any pr	operty you list on Sche	dule A/B that you claim	as exempt, fill in the	information below.		
		ription of the property		f Amount of the	exemption you claim	Specific laws that allow	v exemption

Check only one box for each exemption.

\$120.00

\$0

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

own

Are you claiming a homestead exemption of more than \$160,375?

Copy the value from Schedule A/B

\$120.00

\$0.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

**✓** 

**✓** 

No Yes

property

Brief

Brief

description:

Line from

Schedule A/B:

Chase

description:

Line from Schedule A/B:

**✓** No

**Used Clothing** 

Checking account,

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

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Debtor 1 Johnny Deal Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 **Used Household Goods** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$600.00 description: **✓** \$600.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$1,200.00 description: **✓** Couch, Chairs, Cocktail 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$25.00 description:

\$25.00

100% of fair market value, up to any

applicable statutory limit

Cash in Hand

16

Line from

Schedule A/B:

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		DC	Currient Page 23 01	12		
Fill in this infor	rmation to identify your ca	se:				
Debtor 1	Johnny		Deal			
Bostor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	=					
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)						
Official	Form 106D			-		Check if this is an amended filing
		ava Wha Ha	va Claima Caarre	ad by Dran		· ·
Schear	lie D: Credito	ors wno Ha	ve Claims Secure	ea by Prop	erty	12/15
name and case	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to t  ty?  with your other schedules. You have	·		ges, write your
✓ Yes.	Fill in all of the information	n below	•			
		150.00				
Part 1: List	All Secured Claims					
separate	•	nan one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 AMER F		Describe the property	that secures the claim:	\$2,715.00	\$1,200.00	\$1,515.00
Creditor's	s Name I. Ridge Rd, Suite 200		Couch, Chair, Cocktail Tables)			
Numb			e, the claim is: Check all that apply.			
		Contingent				
Wichita	KS 67205	Unliquidated				
City	State ZIP Code ves the debt? Check one.	Disputed				
	otor 1 only	Nature of lien. Check	all that apply.			
Det	otor 2 only		made (such as mortgage or secured			
Del	otor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	east one of the debtors	Judgment lien from				
Ch	eck if this claim relates a community debt	Other (including a				
	ebt was <u>7/2015</u>	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$2,715.00

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Fill	in this infor	mation to identify your o	case:					
	otor 1	Johnny		Deal				
Doo	7.01	First Name	Middle Name	Last Name	<del></del>			
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
	e number			(State)				
(If kn					<del></del>			
Of	ficial F	orm 106E/F				Ch	eck if this is a	n amended filing
Sc	chedi	ule E/F: Cre	editors Who	<b>Have Unse</b>	cured Claims			12/15
othe Form clair	r party to n 106A/B) ns that are entries in t vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: ( the boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims tach the Continuation Pa	could result in a claim expired Leases (Official Secured by Property. I	ns and Part 2 for creditors wi . Also list executory contract Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	s on <i>Sched</i> any credito the Part y	dule A/B: Propors with partic you need, fill	perty (Official ally secured it out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority u	nsecured claims against y	ou?				
	✓ No.	Go to Part 2.						
	Yes.							
2.	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.						ority amounts.	
	(For an ex	xplanation of each type of	claim, see the instructions	for this form in the instruc	tion booklet.)	Total	Driority	Nonpriority

claim

amount

amount

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Debte		Johnny	Deal	Case number (if known)
		First Name Middle Nam		
Part		List All of Your NONPRIORITY Uns		
Į	<u> </u>	ny creditors have nonpriority unsecured No. You have nothing to report in this pa Yes.	• •	ne court with your other schedules.
4. I	List a unsed	all of your nonpriority unsecured claims cured claim, list the creditor separately for earth	ach claim. For each claim	er of the creditor who holds each claim. If a creditor has more than one priority listed, identify what type of claim it is. Do not list claims already included in Part 1. Part 3.If you have more than four priority unsecured claims fill out the Continuation
				Total claim
4.1		VALRY PORTFOLIO SERV npriority Creditor's Name		Last 4 digits of account number 8251 \$11,057.00
	_	50 E COTTON CENTER BLV		When was the debt incurred? 12/2015
	Nui	mber Street		As of the date you file, the claim is: Check all that apply.
	DLI	OFNIY Arizono	05040	Contingent
	Cit	OENIX Arizona v State	85040 Zip Code	Unliquidated
		o incurred the debt? Check one.	<b>,</b>	Disputed
	✓	Debtor 1 only		Type of NONPRIORITY unsecured claim:
		Debtor 2 only		Student loans
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	片	At least one of the debtors and another	mity dobt	Debts to pension or profit-sharing plans, and other similar
	L∟ Is t	Check if this claim relates to a commuter in the claim subject to offset?	anity debt	debts  001 Collection; Collecting for
	<b>✓</b>	No		ORIGINAL CREDITOR: EXETER Other. Specify FINANCE CORP
		Yes		
4.2	CR	EDIT ACCEPTANCE		Last 4 digits of account number 4149 \$6,363.00
		npriority Creditor's Name 505 West 12 Mile Road		When was the debt incurred? 2/2010
	_	mber Street		
	Ste	. 3000		As of the date you file, the claim is: Check all that apply.  Contingent
	Sou	uthfield Michigan	48034	Unliquidated
	City	•	Zip Code	Disputed
	₩n	o incurred the debt? Check one.  Debtor 1 only		Type of NONPRIORITY unsecured claim:
	П	Debtor 2 only		Student loans
	Ħ	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or
	Ħ	At least one of the debtors and another		divorce that you did not report as priority claims
	П	Check if this claim relates to a commi	unity debt	Debts to pension or profit-sharing plans, and other similar debts
	ls t	the claim subject to offset?		Other. Specify039 Automobile
	<b>✓</b>	No		
		Yes		
4.3		EDIT MANAGEMENT LP npriority Creditor's Name		Last 4 digits of account number1845\$1,349.00
	PO	Box 118288		When was the debt incurred? 9/2012
	Nui	mber Street		As of the date you file, the claim is: Check all that apply.
	_			Contingent
	Car City	rrollton Texas y State	75011 Zip Code	Unliquidated
	•	o incurred the debt? Check one.	_,p	Disputed
	✓	Debtor 1 only		Type of NONPRIORITY unsecured claim:
		Debtor 2 only		Student loans
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or
		At least one of the debtors and another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar
	Ш	Check if this claim relates to a commi	unity debt	debts 001 Collection; Collecting for
	ıs t	the claim subject to offset?		ORIGINAL CREDITOR: WIDE
		Yes		Other. Specify OPEN WEST SETTLEMENT

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Debtor 1 Johnny Deal Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim			
4.4	ENHANCED RECOVERY CO L	Last 4 digits of account number 4881	\$867.00			
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 9/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	JACKSONVILLE Florida 32256	Unliquidated				
	City State Zip Code					
	Who incurred the debt? Check one.  Debtor 1 only	Disputed  Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: PEOPLE				
	✓ No	Other. Specify GAS LIGHT AND COKE COMP				
	Yes					
4.5	GM Financial	Last 4 digits of account number 8144	\$10,654.00			
	Nonpriority Creditor's Name ATT: Mandy Youngblood	When was the debt incurred? 5/2011				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	PO Box 183853	Contingent				
	Arlington Texas 76096	Unliquidated				
	City State Zip Code					
	Who incurred the debt? Check one.  Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	<u> </u>	Student loans				
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify 73 Automobile				
	No					
	Yes					
4.0			¢0.007.00			
4.6	Honor Finance Nonpriority Creditor's Name	Last 4 digits of account number 4901	\$8,927.00			
	909 DAVIS ST STE 260 Number Street	When was the debt incurred? 1/2015				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	FMANOTON III	Contingent				
	EVANSTON Illinois 60201 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify 060 Automobile				
	✓ No					
	Yes					

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 Debtor 1 First Name
 Johnny First Name
 Deal Last Name
 Case number (if known)

all 7	Your NONPRIORITY Unsecured Claims - Continuat		Total claim			
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.5, and so forth.	Total claim			
4.7	Honor Finance Nonpriority Creditor's Name	Last 4 digits of account number 5001	\$629.00			
	909 DAVIS ST STE 260 Number Street	When was the debt incurred? 1/2014				
	Number Sueet	As of the date you file, the claim is: Check all that apply.				
	EVALUATION AND ADDRESS OF THE PROPERTY OF THE	Contingent				
	EVANSTON Illinois 60201 City State Zip Code	— Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify030 Automobile				
	✓ No	<del>_</del>				
	Yes					
4.8	JVDB ASC	Last 4 digits of account number 6565	\$2,194.00			
	Nonpriority Creditor's Name	— Last 4 digits of account number 6565  When was the debt incurred? 12/2014				
	PO Box 5718 Number Street	when was the dept incurred: 12/2014				
		As of the date you file, the claim is: Check all that apply.				
	Elgin Illinois 60121	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Collection; Collecting for				
	<b>✓</b> No	ORIGINAL CREDITOR: 05 Other. Specify RICCORDINO REALTY				
	Yes	· · · · · · · · · · · · · · · · · · ·				
4.9	OPPITY FIN	— Last 4 digits of account number 4817	\$1,806.00			
	Nonpriority Creditor's Name	When was the debt incurred? 10/2015				
	11 E. ADAMS SUITE 501 Number Street	when was the dept incurred? 10/2015				
		As of the date you file, the claim is: Check all that apply.				
	CHICAGO Illinois 60603	Contingent				
	City State Zip Code	— Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify 8 InstallmentLoan				
	✓ No	_				
	Yes					

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Debtor 1 Johnny Deal Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes on	ly. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom runt r	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
nom rait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$43,846.00	
	Gi Total Add lines of through Gi	e:	\$43,846.00	

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Fill in this information to identify your case:					
Debtor 1	Johnny	Deal			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number			(2.5)		

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease				State what the contract or lease is for
2.1	Carter, Jimmy Name			Residential Lease, Debtor is Lessee, Month to Month
	1642 Patricia Pl, 2	nd Fl		
	Number	Street		
	Calumet City	Illinois	60409	
	City	State	Zip Code	

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		DO	cument Pa	age 30 01 72		
Fill in this inf	ormation to identify your	case:				
Debtor 1	Johnny		Deal			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the	e: Northern	District of Illinois			
Case numbe	er		(State)			
	l Form 106H					Check if this is an amended filing
Schedu	ıle H: Your Co	debtors				12/15
•		you are filing a joint case, do	not list either spouse	as a codebtor.)		
Idaho, L	ouisiana, Nevada, New Mo. Go to line 3.	exico, Puerto Rico, Texas, W	ashington, and Wisco	onsin.)	property states and territ	ories include Arizona, California,
Ye	es. Did your spouse, forr   No	ner spouse, or legal equiva	lent live with you at t	the time?		
		nity state or territory did you	ı live?	Fill in the n	ame and current addres	s of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
	•	ebtors. Do not include you	•			the person shown in line 2

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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Fill in this informa	tion to identify	vour case.						
		your case.						
Debtor 1 John First	nny Name	Middle Name	Deal Last N	ame				
Debtor 2	ranio	Wildelie Harrie	Lastin	arrio			ck if this is:	
(Spouse, if filing) First	Name	Middle Name	Last N	ame			An amended filing	
United States Bankr	uptcy Court for	Northern	District of Illi	nois			A supplement showing p	
the:			<u>(S</u>	state)		(	expenses as of the follow	wing date:
Case number						l i	MM / DD / YYYY	
Official For	m 106l							
Schedule I:		come						40/:
Scriedale I.	1 Out III	COITIC						12/1
spouse. If more spoumber (if known)  Part 1: Describe	. Answer every	•	et to this for	m. On th	e top (	of any additi	onal pages, write yo	ur name and case
Fill in your empling information.	oyment		Debtor 1				Debtor 2	
	Observation Cale	Employment status	<b>✓</b> Emplo	yed			Employed	
If you have more attach a separate	•		Not Er	nployed			Not Employed	
information abou employers.	t additional	0	_					
		Occupation	Driver					
Include part time self-employed wo		Employer's name	HUB Group Trucking 5660 Universal Drive				_	
Occupation may	include student	Employer's address						
or homemaker, if			Number Str	eet			Number Street	
			Memphis		nessee	38118	011	Otata 71a Oada
			City	Stat	е	Zip Code	City	State Zip Code
		How long employed there?			_			
Part 2: Give De	tails About M	Ionthly Income						
Fating at a magnitude						for our line or		- L L
spouse unless you	are separated.	he date you file this forn	•			•	·	,
more space, attach		e more than one employer, et to this form.	combine the	informatio			r that person on the line  For Debtor 2 or	s below. If you need
					For De	btor 1	non-filing spouse	
		ry, and commissions (before calculate what the monthly		2.		\$4,564.65		-
3. Estimate and	list monthly over	time pay.		3		+ \$0.00		<u>-</u> _
4. Calculate gro	ss income. Add lir	ne 2 + line 3.		4.		\$4,564.65		

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Debtor 1 Jo	-	eal	Case numbe	r <i>(if</i>	
Firs	st Name Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line	4 here	<b>→</b> 4.	\$4,564.65		
	ayroll deductions:				
	Medicare, and Social Security deductions	5a.	\$1,217.80		
	datory contributions for retirement plans	5b.	\$0.00		
	ntary contributions for retirement plans	5c.	\$0.00		
	ired repayments of retirement fund loans	5d.	\$0.00		
5e. Insur		5e.	\$435.72		
	estic support obligations	5f.	\$0.00		
5g. <b>Unio</b>		5g.	\$0.00		
	r deductions. Specify:	•	\$355.33 +		
	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	·-	\$2,008.85	·	
+5h.	rayion deductions. Add lines 3a + 3b + 3c + 3d + 3e + 3r	+ 5g 0.	Ψ2,000.03	<del></del>	
7. Calculate	e total monthly take-home pay. Subtract line 6 from line	4. 7.	\$2,555.80		
8. List all of	ther income regularly received:				
	ncome from rental property and from operating a less, profession, or farm				
	n a statement for each property and business showing receipts, ordinary and necessary business expenses, and				
	tal monthly net income.	8a.	\$0.00		
8b. Inter	est and dividends	8b.	\$0.00		
	ly support payments that you, a non-filing spouse, or a ndent regularly receive	ı			
	de alimony, spousal support, child support, maintenance, ce settlement, and property settlement.	8c.	\$0.00		
8d. Uner	nployment compensation	8d.	\$0.00		
8e. Socia	al Security	8e.	\$1,700.00	·	
Includ cash a under	r government assistance that you regularly receive le cash assistance and the value (if known) of any non-assistance that you receive, such as food stamps (benefits the Supplemental Nutrition Assistance Program) or ng subsidies	8f. <u>.</u>	\$0.00		
8g. Pens	ion or retirement income	8g.	\$0.00		
8h. Othe	r monthly income. Specify:	8h. +	\$0.00 +		
9. Add all o	ther income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$1,700.00		
	e monthly income. Add line 7 + line 9. antries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10.	\$4,255.80	- =	\$4,255.80
Include c friends or	I other regular contributions to the expenses that you ontributions from an unmarried partner, members of your brelatives. clude any amounts already included in lines 2-10 or amounts.	nousehold, your d	ependents, your roomr		
Specify:				11	. +\$0.00
	amount in the last column of line 10 to the amount in amount on the Summary of Schedules and Statistical Sun				. \$4,255.80
					Combined
13. <b>Do you</b> 6	expect an increase or decrease within the year after y	ou file this form?			monthly income
Yes.	Explain:				

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Debtor 1	Johnny		Deal	Case number (if	
	First Name	Middle Name	Last Name	known)	
Part 2:	Give Details About Mo	nthly Income			

#### Official Form 106I. Additional page.

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Daily Cash Adviance	\$325.00	
2. Involuntary Deductions for Employment	\$30.33	

Official Form 106l Schedule I: Your Income page 3

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		Doc	sument Page 34 of A	(2		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Johnny		Deal			
D. I	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)		owing post-petition	•
Case number (If known)			(State)	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If I		attach another sheet to thi	are filing together, both are equals is form. On the top of any addition			ımber
1. Is this a join						
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a se	parate household?				
	No					
Г	Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Exp</i> o	enses for Separate Household of De	ebtor 2.		
2. Do you have	e dependents?	)				
Do not list D Debtor 2.	ebtor 1 and Ye	es. Fill out this information for sch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	ent live
	enses include f people other	0				
than	Va					
yourself and dependents	your					
Part 2: Estir	nate Your Ongoing I	Monthly Expenses				
	of a date after the bank		you are using this form as a sup upplemental Schedule J, check t			
		ash government assistance t on Schedule I: Your Incom			You	ır expenses
	or home ownership export the ground or lot. 4.	penses for your residence.	Include first mortgage payments an	d	4.	\$875.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Johnny First Name
 Deal Last Name
 Case number (if known)

First Name	Middle Name Last Na	arrie		
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home eq	uity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural g	as		6a.	\$250.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$120.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping sup	pplies		7.	\$350.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	leaning		9.	\$75.00
10. Personal care products ar	d services		10.	\$70.00
11. Medical and dental expen	ses		11.	\$40.00
12. <b>Transportation.</b> Include ga Do not include car payment			12.	\$345.00
13. Entertainment, clubs, rec	eation, newspapers, magazines, and bo	oks	13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	lucted from your pay or included in lines 4	or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$60.00
15d. Other insurance. Specif	<u>/:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in line	s 4 or 20.		
Specify:		<u> </u>	16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl			17a	\$0.00
17b. Car payments for Vehic	e 2		17b	\$0.00
17c. Other. Specify: SSI Exe	empt		17c	\$1,700.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did	not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).		18.	
	to support others who do not live with y	ou.		
Specify:			19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this for	m or on Schedule I: Your Income.	200	<b>\$0.00</b>
20b. Real estate taxes.	F9		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's	or renter's insurance			
20d. Maintenance, repair, an			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. HOMEOWIELS association	on condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 John	-		Deal	Case number (if known)		
First	Name	Middle Name	Last Name			
21. <b>Other.</b> Specify:					21	\$0.00
22. Calculate your monthly expenses.						\$3,885.00
22a. Add lines 4 through 21.						\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						\$3,885.00
22c. Add line 22a and 22b. The result is your monthly expenses.					22.	
23. Calculate	your monthly net inco	me.				
23a. Copy line 12 (your combined monthly income) from Sched			Schedule I.		23a	\$4,255.80
23b. Copy your monthly expenses from line 22 above.					23b	\$3,885.00
23c. Subtract your monthly expenses from your monthly income.						\$370.80
The result is your monthly net income.					23c	
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:							
Debtor 1	Johnny		Deal				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(=====				

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Johnny Deal	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 8/25/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this in	nformation to ide	entify your c	ase:					
Debtor 1	Johnny			Deal				
	First Name		Middle N	lame Last Nam	е	_		
Debtor 2 (Spouse, if filir	ng) First Name		Middle N	lame Last Nam	е	_		
United Stat	es Bankruptcy Co	ourt for the:	Northern	District of Illino	is	_		
Case numb	per			(Stat	e)			
(If known)						=		<b>—</b> • • • • • • • • • • • • • • • • • • •
Officia	al Form <sup>-</sup>	107						Check if this is a amended filing
			l Affaire f	or Individuals	Filing fo	r Bankru	ntcv	04/1
				arried people are filing				
informatio	n. If more space	e is neede	d, attach a sepa	arate sheet to this form				
number (if	known). Answ	er every qu	uestion.					
Part 1: C	Give Details Ab	out Your	Marital Status	and Where You Lived	Before			
1. Wha	t is your current	marital sta	tus?					
	Married							
	Not married							
0 Di	na the leet 2 we		lived a constructe and	ather then where were li				
	-	irs, nave yo	u nved anywnere	other than where you li	ve now?			
	No Vac List all of the		livadin tha last	O veere. De net include :	مريا المعاملين			
V	165. LISI dii Oi lii	e places yo	u iiveu iii iiie iasi	3 years. Do not include	where you live	HOW.		
	Debtor 1:			Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
	202101 11			there	202101 21			there
					Same	as Debtor 1		Same as Debtor 1
	1535 W. 83rd St	reet 2nd Flo	or					
	Number Street	COL ZIIG I IO	<u> </u>	From	Number St	reet		From
				То				To
	Chicago City	Illinois State	60620 Zip Code		City	State	Zip Code	
_	Oity	Otate	Zip Oode			as Debtor 1	Zip Oode	Same as Debtor 1
	Number Street			From	Number St	reet		From
				То				To
	0.1	Olata	7'- 01-		0.7	01-1-	7'- 01-	
_	City	State	Zip Code		City	State	Zip Code	
				ouse or legal equivalent iana, Nevada, New Mexico				
<b>√</b> N	О							
ت ا		ou fill out Sc	hedule H: Your	Codebtors (Official Form	106H).			

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Deal

Debtor 1 Johnny Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$32136.21 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$50000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$50000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. SSI \$11,900.00 From January 1 of current year until the date you filed for bankruptcy: Est. SSI \$20,400.00 For last calendar year: (January 1 to December 31, 2016 \$20,400.00 Est. SSI For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Johnny Deal \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor	1 Johnny		De		Case number	(if known)
	First Name	Middle Name	Las	st Name		
Insi cor age	iders include your relative porations of which you ent, including one for a schild support and	are an officer, director, business you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No					
	Yes. List all payment	ts to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			payment	paid	Juli Owe	
	Insider's Name			· —		
	Number Street	_				
	- Street					
	City State	e Zip Code				
	City State	e zip code				
	Insider's Name			· ———		
	Number Street					
	Number Street					
	-					
	City State	e Zip Code				
insi	der? ude payments on debt	s guaranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	on account of a debt that benefited an Reason for this payment
						Include creditor's name
	Insider's Name					
	Number Street					
	City State	e Zip Code				
	Insider's Name					
	Number Street					
	City State	e Zip Code				

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Debtor 1 Johnny Deal Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck being garnished 08/2017 \$0 OPPITY FIN Creditor's Name Explain what happened 11 E. ADAMS SUITE 501 Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 60603 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Johnny	Deal	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		bank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	total value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Johnny	Deal	Case number (if know	vn)	
	First Name Middle Name	Last Name	·	•	
Wit	hin 2 years before you filed for bankrupto	y, did you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
<b>V</b>	No				
H	Yes. Fill in the details for each gift or con	tribution			
ш	-				
	Gifts or contributions to charities	Describe what you conti	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Code	e			
6:	List Certain Losses				
	hin 1 year before you filed for bankruptcy	or since you filed for bankruptcy,	did you lose anything bed	cause of theft, fire,	other disaster, or
gar	nbling?				
<b>✓</b>	No				
Ħ	Yes. Fill in the details.				
Ш					
	Describe the property you lost and how the loss occurred	Describe any insurance		Date of your	Value of property
	now the loss occurred	Include the amount that in pending insurance claims		loss	lost
		A/B: Property.	on line oo or <i>concadic</i>		
		. ,			
7:	<b>List Certain Payments or Transfers</b>				
	No Yes. Fill in the details.				
		Description and value of	any property	Date payment	Amount of
		transferred	any property	or transfer	payment
				was made	
	Semrad Law Firm	Attorney's Fee - 0.00		8/25/2017	\$0.00
	Person Who Was Paid				<u>-</u>
	11101 S. Western Avenue				
	Number Street				
	Chicago Illinois 60643				
	Chicago Illinois 60643 City State Zip Code				
	Oity State Zip Cour				
	Email or website address				
	Person Who Made the Payment, if Not You				
	Person Who Was Paid				
					_
	Number Street				
	Number Street				
	Number Street				
	Number Street  City State Zip Code	9			
	City State Zip Code	e			
		e			
	City State Zip Code				

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Deb		Johnny		Deal (	Case number <i>(if known)</i>		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed o you deal with your credi not include any payment or	itors or to make paym		half pay or transfer	any property to a	inyone who promised to
		No Yes. Fill in the details.					
				Description and value of any protransferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	usiness or financial af and transfers made as s	ecurity (such as the granting of a secur			
	Ц			Description and value of proper transferred		y property or ceived or debts p	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pr No		d you transfer any property to a self-	settled trust or sim	ilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of the pr	onerty transferred		Date
				Secondaria and value of the pr	oponty municipeu		transfer was made
		Name of trust					

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Debtor 1 Johnny Deal Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred TCF Checking XXXX-0000 01/2017 \$ 0.00 Person Who Was Paid Savings 1405 XENIUM LN N STE 180 Number Street Money market Brokerage Minneapolis Minnesota 55441 Other Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Financial Institution Name Number Street Number Street City State Zip Code City State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Deal Debtor 1 Johnny Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Johnny			Deal	Case n	number <i>(if k</i>	nown)		
		First Name	Mido	lle Name	Last Name					
26.	Hav	e you been a party	y in any judicial (	or administrativ	ve proceeding under	any environmenta	l law? Inc	lude settlements a	and order	s.
	<b>✓</b>	No								
		Yes. Fill in the det	tails.							
				Соц	urt or agency		Nature of	the case		Status of the case
		Case title			urt Name					Pending
					art Name					On appeal
		Case number		Nur	mberStreet					Concluded
				City	y State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busi	ness or Conn	ections to Any Bus	siness				
27.	With	A sole propri	etor or self-emple f a limited liability	oyed in a trade company (LLC)	u own a business or I , profession, or other ) or limited liability pa	activity, either full-	_	-	ousiness?	
			_	_	ty securities of a corp	oration				
		_			.,					
	$ \underline{\checkmark} $	No. None of the a								
		Yes. Check all tha	at apply above a	nd fill in the det	tails below for each b	usiness.				
					Describe the natu	re of the business		Employer Identificinclude Social Se		
								EIN:	•	
		Business Name						LIIV.		
		Number Street			Name of accounta	ant or bookkeeper		Dates business e	xisted	
		City	State 2	Zip Code		·		From	Го	
					Describe the natu	re of the business		Employer Identificinclude Social Se		
		Business Name						EIN:		
		Number Street						Dates business e	vietad	
		Mannoer Street			Name of accounta	ant or bookkeeper		Dates Dusilless e.	MOLEU	
		City	State	Zip Code		· .		From	Го	
					Describe the natu	re of the business		Employer Identification include Social Se		
		Business Name						EIN:		
		Number Street						Dates business e	xisted	
		Tambor Oneet			Name of accounta	ant or bookkeeper				
		City	State 2	Zip Code				From	Го	

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Deb	tor 1	Johnny			Deal	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	ties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ш	163. 1 111 111 1116 116 11	alis Delow.			
					Date issued	
		Name			MM/DD/YYYY	
		Name				
		Number Street			-	
		City	State	Zip Code	-	
Pari	10.	Sign Below				
		kruptcy case can	result in fin			rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ \	Johnny Deal			· · · · · · · · · · · · · · · · · · ·
		Signatu	re of Debtor	1		Signature of Debtor 2
		Date 8	3/25/2017			Date
	D:			V Ct-t f l	Financial Affains for Indivi	duals Filips for Boulevinton (Official Forms 407)0
	Dia ye	ou attach addition	ai pages to	Your Statement of	Financial Affairs for Indivi-	duals Filing for Bankruptcy (Official Form 107)?
	<b>✓</b> N	lo				
	Y	'es				
ı	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out I	pankruptcy forms?
	. <b></b> N	lo				
	_	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice,
	ш '					Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Norti	nern District of Illinoi	S	
In re	Johnny Deal			Case No.	
	Debtor		_		(If known)
				Chapter	Chapter 13
D	ISCLOSURE OF	COMPEN	ISATION OF A	TTORNEY F	OR DEBTOR
compe	ant to 11 U.S.C. § 329(a) and l ensation paid to me within one ed or to be rendered on behal	year before the	filing of the petition in bar	nkruptcy, or agreed t	
For leg	al services, I have agreed to a	ccept			\$4,000.00
Prior to	o the filing of this statement I	have received			\$0.00
Balanc	e Due				\$4,000.00
2. The so	urce of the compensation pai	d to me was:			
	<b>✓</b> Debtor	Ot	her (specify)		
3. The so	urce of the compensation pai	d to me is:			
	<b>✓</b> Debtor	Ot	her (specify)		
	ave not agreed to share the all embers and associates of my		compensation with any oth	ner person unless the	ey are
Ш me	ave agreed to share the above embers or associates of my la e people sharing in the compe	w firm. A copy of	the agreement, together		
5. In retu	rn for the above-disclosed fee	, I have agreed to	o render legal service for a	II aspects of the ban	kruptcy case, including:
a.	Analysis of the debtor's finar bankruptcy;	ncial situation, a	nd rendering advice to the	debtor in determinir	ng whether to file a petition in
b.	Preparation and filing of any	petition, schedu	lles, statements of affairs a	and plan which may	be required;
C.	Representation of the debtor	at the meeting of	of creditors and confirmati	on hearing, and any	adjourned hearings thereof;
d.	Representation of the debtor	in adversary pro	oceedings and other conte	sted bankruptcy mat	tters;
6. By agr	eement with the debtor(s), the	above-disclose	d fee does not include the	following services:	
			CERTIFICATION		
	that the foregoing is a comple this bankruptcy proceedings.	te statement of a	any agreement or arrangen	nent for payment to I	me for representation of the
	8/25/2017		/s/ A	lexander Preber	
	Date		Sign	ature of Attorney	
			Se	mrad Law Firm	
				ame of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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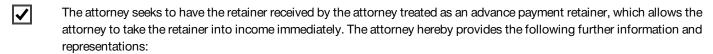
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/25/2017	
Signed:		
/s/ John	nny Deal	
		/s/ Alexander Preber
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Deal, Johnny  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
T knowledge	he above named Debtors hereby verify t e.	nat the attached list of creditors is tru	ue and correct to the best of their
Date:	8/25/2017	/s/ Deal, Johnny Deal, Johnny Signature of Deb	tor

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, AZ, 85040

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

JVDB ASC PO Box 5718 Elgin, IL, 60121

OPPITY FIN 11 E. ADAMS SUITE 501 CHICAGO, IL, 60603

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

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### THE ATTORNEY AGREES TO:

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

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- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/25/2017		
Signed:			_
/s/ Johni	ny Deal		
an	ry Pear Gr	/s/ Alexander Preber	Asala (fall
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

**Local Bankruptcy Form 23c** 

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Debtor 1 Johnny		Deal	Case number (if known)	
First Name	Middle Name	Last Name		
Part 4: Sign Below				
By signing here, under penalty or	f perjury you declare that the	e information on this statem	ent and in any attachments is true and correct.	:
/s/ Johnny Deal Signature of Debtor 1	ng Karl Gl.	<b>*</b>	gnature of Debtor 2	
Date <b>8/25/2017</b> MM/DD/YYYY		D	MM/DD/YYYY	

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Debt	or 1 Johnny		Deal	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median family	y income that applies to	you. Follow these step	os:	
	16a. Fill in the state in which	you live.	Illinois	-	
	16b. Fill in the number of peo	ple in your household.	1	_	
	16c. Fill in the median family in household using the link specified in		To fin	d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	\$50,765.00
17.	How do the lines compare?		Tot and form time hat	may also be available at the banking fitty clerk's office.	
	17a. Line 15b is less than under 11 U.S.C. § 1	or equal to line 16c. On t 325(b)(3). <b>Go to Part 3.</b> [	he top of page 1 of thi Do NOT fill out <i>Calcula</i> i	s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)(3).	an line 16c. On the top of Go to Part 3 and fill out ent monthly income from	Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Comm	nitment Period Under	11 U.S.C. §1325(k	o)(4)	
18.	Copy your total average mor	nthly income from line 1	1.		\$4,578.00
19.	Deduct the marital adjustme commitment period under 11 U	ent if it applies. If you are U.S.C. § 1325(b)(4) allows	e married, your spouse s you to deduct part of	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment of	does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a from	line 18.			\$4,578.00
20.	Calculate your current mont	hly income for the year.	Follow these steps:		
	20a. Copy line 19b.	er ter ken maker i kana mangangan ing pangan			\$4,578.00
	Multiply by 12 (the numb	er of months in a year).		A CONTRACTOR OF THE CONTRACTOR	x 12
	20b. The result is your current	monthly income for the ye	ear for this part of the fo	rm.	\$54,936.00
	20c. Copy the median family in	ncome for your state and s	ize of household from	line 16c.	\$50,765.00
21.	How do the lines compare?				
	Line 20b is less than line 2 commitment period is 3 years.	0c. Unless otherwise orde ears. Go to Part 4.	red by the court, on th	e top of page 1 of this form, check box 3, The	
	Line 20b is more than or e 4, <i>The commitment period</i>	qual to line 20c. Unless ot I is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing boro I declare u	ander penelty of new and	Address of the second		
	by signing nere, i declare d	inder penalty or perjury tha	it the information on th	is statement and in any attachments is true and correct.	
	/s/ Johnny Deal	nam Vad	Wi x		
	Signature of Debtor 1	no justin		Signature of Debtor 2	
	Date 8/25/2017			Date	
	MM/DD/YYYY			MM/DD/YYYY	
	If you checked 17a, do NO If you checked 17b, fill out	T fill out or file Form 122C Form 122C-2 and file it w	-2. ith this form. On line 3	9 of that form, copy your current monthly income from line	14

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Deal, Johnny	Const. No.
	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFICA	ATION OF CREDITOR MATRIX
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is true and correct to the best of their
Date:	8/25/2017	/s/ Deal, Johnny  Deal, Johnny  Signature of Deblor

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Debtor 1	Johnny		Deal	Case number (if known)	
	First Name	Middle Name	Last Name	- Case Hambel (Malemy	
28. Win	thin 2 years before you fi ditors, or other parties.	iled for bankruptcy, did y	ou give a financial state	nent to anyone about your business? Include all financia	linstitutions
ř	Yes. Fill in the details be	elow.			
Bound			Date issued		
	Name		MM/DD/YYYY	_	
	Number Street				
	City Sta	te Zip Code			
Part 12:	Sign Below				
a ban	kruptcy case can result	in fines up to \$250,000,	or imprisonment for up t	erty, or obtaining money or property by fraud in connect o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 35	71.
	Signature of Debtor 1		CEAL YELL	Signature of Debtor 2	
	Date 8/25/20	)17		Date	
Did ye	ou attach additional pag	es to Your Statement of	Financial Affairs for India	iduals Filing for Bankruptcy (Official Form 107)?	
	lo fes			, , , , , , , , , , , , , , , , , , , ,	
Did yo	ou pay or agree to pay so	omeone who is not an at	torney to help you fill out	bankruntey forms?	
V			,		
Π̈́	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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		Do	cument Page	71 of 72
Fill in this info	rmation to identify your o	ase:		
Debtor 1	Johnny		Deal	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I				
United States i	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	
Official	Farm 100D	_		Check if this is an
Official	Form 106De	<u> </u>		amended filing
Declarat	ion About an	Individual Debi	tor's Schedule	S 12/15
If two married	people are filing togeth	er, both are equally respo	noible for complaint a com-	
Part 1: Sign	Below			o \$250,000, or imprisonment for up to 20 years, or both. 18
Did you pa	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out bar	kruptcy forms?
√ No				
Yes.	Name of person		Attach Bankruptcy Signature (Official I	Petition Preparer's Notice, Declaration, and Form 119).
Under pen that they	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules filed	with this declaration and
/s/ Johnn	- Committee	Cert our	*	
Signature o	Deptor 1	<b></b>	Signatur	e of Debtor 2

Date

MM/DD/YYYY

Date 8/25/2017

MM/DD/YYYY

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Debtor 1 Johnny First Name		Deal Ca	ase number (if known)			
	uestions for Reporting Purposes	Last Name				
<sup>16.</sup> What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fi		any exempt property is excluded and administrativ bute to unsecured creditors?	/e		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	and a second		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million			
Part 7: Sign Below						
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/ Johnny Deal Signature of Debtor 1  Signature of Debtor 2					
	Executed on 8/25/2017 MM / DD /	· · · · · · · · · · · · · · · · · · ·	Executed on			